

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WILLIAM H. OLIVER, JR., ESQ
2240 Highway 33 Suite 112
Neptune, New Jersey 07753
732-988-1500
Attorney for Debtor(s) John Roberts
WO-7129

Case No.: 22-10692

In Re:

Adv. No:

Roberts, John:
Debtor

Hearing Date: May 10, 2022 at 10:00 a.m.
Chapter: 7

Oral Argument Requested if Objection Filed

Judge: Kathryn C. Ferguson

**CERTIFICATION IN SUPPORT MOTION TO AVOID LIENS UNDER 11 USC 522(f) AND
CANCEL LIEN OF JUDGMENT**

I, William Oliver, by way of Certification and support of this Motion to Avoid Liens hereby certify and say:

1. I am the attorney for the debtor in the above captioned matter.
2. On 1/28/2022, the debtor in the above matter filed a petition in bankruptcy under the Federal Bankruptcy Code, Chapter 7, Case No. 22-10692 in the Federal Bankruptcy Court, Trenton, New Jersey. Copy of the Notice of Commencement of case is attached hereto and labeled ***Exhibit "A"***.
3. Debtor claimed an exemption with respect to his property located at 27 Stratford Drive, Brick, NJ in the amount of **\$17,595.42**.
4. Midland Funding obtained judgment under Case No. DC 013860-12 against the debtor in the Ocean County Special Civil Part, Law Division, which was docketed as Judgment No. DJ-007935-2014 on 1/14/2014 in the amount of \$7823.96 + costs \$10.00 against the debtor as ***Exhibit "B"***.
5. Cavalry Portfolio Services assignee of Cavalry SPV I LLC, Wells Fargo/LA Z Boy Furniture obtained judgment under Case No. DC007484-11 against the debtor in the Ocean County Special

Civil Part, Law Division, which was docketed as Judgment No. DJ 103236-2012 on 5/15/2012, in the amount of 1,583.81, interest \$3.66, costs \$85.68, and fees \$10.00 against the debtor as **Exhibit "C"**.

6. Said Creditors were listed in the bankruptcy petition. A copy of Schedule F is attached hereto as **Exhibit "D"**.

7. This action is brought under 11 USC 522(f) to avoid the lien of judgments that interfere with the Debtor's exemptions.

8. The Debtors request an Order that lien of judgments are avoided and directing the Clerk of the Court in which said judgment was entered to cancel and discharge same by entering on the record or in the margin of the record of the judgment that same has been canceled and discharged by Order of the Court.

9. In Schedule A of the Bankruptcy Petition, debtor listed the market value of their real estate located at 27 Stratford Drive, Brick, NJ:

	Value of property:	\$307,125.00
	Less 1 st Mortgage:	-237,059.00
	Less 2 nd Mortgage	-142,770.31
	Less Schedule C exemption:	-17,595.42
	Total deductions:	-397,424.73
	Non-exempt equity:	(-90,299.73)

There was therefore no equity in debtors' real estate for which any liens could attach in the bankruptcy. The lien, therefore, could have been discharged in the bankruptcy proceeding pursuant to 11 USC §522(f).

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: **April 11, 2022**

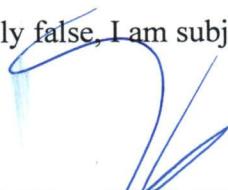

WILLIAM H. OLIVER, JR.
Attorney for Debtor(s), John Roberts

Exhibit “A”

Open Voluntary Bankruptcy Case

U.S. Bankruptcy Court

District of New Jersey

Notice of Bankruptcy Case Filing

The following transaction was received from William H. Oliver, Jr. entered on 1/28/2022 at 11:57 AM EST and filed on 1/28/2022

Case Name: John S Roberts

Case Number: 22-10692

Document Number: 1

Docket Text:

Chapter 7 Voluntary Petition Filed by William H. Oliver, Jr. on behalf of John S Roberts. (Oliver, Jr., William)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: F:\ECF\Roberts, John S\Petition.PDF

Electronic document Stamp:

[STAMP_bkecfStamp_ID=1002741850 [Date=1/28/2022] [FileNumber=59199507-0] [2b4795552545f98c05e2fce1081e4ded172b72d8aeb394b0b598a98194cccff04398972597e3fb489d98e53bb5335f8c4732bb90a32bd793c062112ff28b20c0]]

22-10692 Notice will be electronically mailed to:

William H. Oliver, Jr. on behalf of Debtor John S Roberts
courtdocs@oliverandlegg.com, R59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

22-10692 Notice will not be electronically mailed to:

Exhibit “B”

RN22-087-04418
988-1500-20

RE: ROBERTS

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SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-007935-2014 CASE NUMBER: DC 013860 12
DATE DOCKETED: 01/14/14 DATE OF JUDGMENT IN S.C.P.: 12/06/13
TYPE OF ACTION: CONTRC-REG
VENUE: OCEAN
DEBT: \$ 7,823.96
DCKG: \$ 10.00

CREDITOR(S) :

MIDLAND FUNDING LLC
8875 AERO DR, SAN DIEGO, CA 92123
ATTORNEY: PRESSLER & PRESSLER
7 ENTIN RD
PARSIPPANY NJ 07054

DEBTOR(S) :

JOHN ROBERTS
27 STRATFORD DR, BRICK, NJ 08724
ATTORNEY: PRO SE

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-075387-2014 CASE NUMBER: DC 002828 11
DATE DOCKETED: 04/29/14 DATE OF JUDGMENT IN S.C.P.: 05/09/11
TYPE OF ACTION: CONTRC-REG
VENUE: MERCER

DEBT: \$ 8,053.12
COSTS: \$ 10.09
OTH: \$ 3.97
INT: \$ 68.85
DCKG: \$ 10.00

CREDITOR(S) :

AMERICAN TRADING COMPANY
PO BOX 6448
LAWRENCEVILLE, NJ 08648
ATTORNEY: LENOX SOCEY FORMIDONI ET AL
3131 PRINCETON PIKE, STE 1B
PO BOX 6448
LAWRENCEVILLE NJ 08638

DEBTOR(S) :

JOHN ROBERTS
DIANE ROBERTS
752 GROVEVILLE ALLENTOWN RD, YARDVILLE, NJ 08620

ATTORNEY: PRO SE

CREDIT OF \$1,417.13

*** End of Abstract ***


Charles Jones
A DataTrace Company

Exhibit “C”

RN22-087-04418
988-1500-20

RE: ROBERTS

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SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-103236-2012 CASE NUMBER: DC 007484 11
DATE DOCKETED: 05/15/12 DATE OF JUDGMENT IN S.C.P.: 11/14/11
TYPE OF ACTION: CONTRC-REG
VENUE: OCEAN

DEBT:	\$ 1,583.81
COSTS:	\$ 85.68
INT:	\$ 3.66
DCKG:	\$ 10.00

CREDITOR(S) :

CAVALRY PORTFOLIO SERVICES
7 SKYLINE DR, HAWTHORNE, NY 10532
ASSIGNEE OF
CAVALRY SPV I LLC
ASSIGNEE OF
WELLS FARGO/LA Z BOY FURNITURE GALLERI
ATTORNEY: SCHACHTER PORTNOY LLC
3490 US RTE 1, SUITE 6
PRINCETON NJ 08540

DEBTOR(S) :

JOHN ROBERTS
27 STRATFORD DR, BRICK, NJ 08724-3854
ATTORNEY: PRO SE

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-022172-2013 CASE NUMBER: DC 030356 09
DATE DOCKETED: 01/31/13 DATE OF JUDGMENT IN S.C.P.: 02/05/10
TYPE OF ACTION: CONTRC-REG
VENUE: HUDSON

DEBT:	\$ 1,136.92
COSTS:	\$ 76.74
OTH:	\$ 11.30
INT:	\$ 27.57
DCKG:	\$ 10.00

CREDITOR(S) :

MIDLAND FUNDING LLC
8875 AERO DR, SAN DIEGO, CA 92123
ATTORNEY: PRESSLER & PRESSLER
7 ENTIN RD
PARSIPPANY NJ 07054
973-887-2415

DEBTOR(S) :

JOHNNY ROBERTS
27B E 21ST ST
BAYONNE, NJ 07002
ATTORNEY: PRO SE

9-22-21 WRIT OF EXECUTION ISSUED
*** End of Abstract ***


Charles Jones
A DataTrac Company

Exhibit “D”

Fill in this information to identify your case:

Debtor 1	John S Roberts		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY			
Case number (if known)	22-10692		

Check if this is an amended filing

Official Form 106E/F

12/15

Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	Chase/Midland Funding LLC Nonpriority Creditor's Name c/o Pressler & Pressler 7 Entin Road Parsippany, NJ 07054 Number Street City State Zip Code	Last 4 digits of account number	6012	\$7,602.00
	Who incurred the debt? Check one.	When was the debt incurred?		
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts DJ7935-14 Partially Satisfied Levy Turnover 6/2017 <input checked="" type="checkbox"/> Other. Specify <u>NOM AVOID</u>		

Debtor 1 John S Roberts

4.17

Wells Fargo

Nonpriority Creditor's Name
co Schacter Portnoy, LLC
3490 U.S. Route 1, Suite 6
Princeton, NJ 08540

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

8411

\$1,473.86

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

DJ 103236-12
 Other. Specify **NOM AVOID**

4.18

West Hudson Imaging

Nonpriority Creditor's Name
co Collection Bureau Hudson Valley, Inc.
Po Box 831
155 North Plank Road
Newburgh, NY 12551

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?
 No
 Yes

Last 4 digits of account number

1867

\$158.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify _____**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Allied Digestive Health
60 Highway 36
Suite B
West Long Branch, NJ 07764-1463

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

1419

Debtor 1 John S Roberts

Name and Address

Chase
c/o Pressler & Pressler
7 Entin Road
Parsippany, NJ 07054

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

1419

Name and Address

Chase Card
Po Box 15298
Wilmington, DE 19850

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Chase Card
Po Box 15298
Wilmington, DE 19850

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Citibank
701 East 60th St North
Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Collection Bureau Hudson Valley, Inc.
155 North Plank Rd
Newburgh, NY 12550

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.18** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Court Officer Delia Groeling
PO Box 537
DC000558-11
Barnegat, NJ 08005

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Credit Management Control
P.o. Box 1654
Green Bay, WI 54301

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Crystal Run Healthcare, LLP
co Credit Management Company
P. O. Box 16346
Pittsburgh, PA 15242-0346

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Discover
P. O. Box 6103
Carol Stream, IL 60197-6103

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Discover
P. O. Box 6103
Carol Stream, IL 60197-6103

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Ditech
Po Box 6172
Rapid City, SD 57709

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 John S RobertsCase number (if known) 22-10692

Name and Address
Higher Education Student Assistance Auth
4 Quakenbridge Plz
Trenton, NJ 08625

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Kohls/Capital One
Po Box 3115
Milwaukee, WI 53201

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
LaZBoy Furniture
1 Lazboy Dr
Monroe, MI 48162-5138

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Lowes
co Pressler and Pressler, LLP
7 Entin Road
Parsippany, NJ 07054-5020

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Lowes
P.O. Box 530914
Atlanta, GA 30353

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
LVNV Funding LLC
15 S Main Street Ste 600
Greenville, SC 29601

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Midland Funding LLC
Attn: Bankruptcy
PO Box 939069
San Diego, CA 92193

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Midland Funding LLC
Attn: Bankruptcy
PO Box 939069
San Diego, CA 92193

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Ocean Medical Center
425 Jack Martin Blvd.
Brick, NJ 08724

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Orange Lake Resorts
8505 W Irlo Bronson Memo
Kissimmee, FL 34747

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Sears
P.O. Box 6283
Sioux Falls, SD 57117-6283

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 John S Roberts

Case number (if known)

22-10692

Name and Address
Security Credit
co Nudelman, Klem & Golub
425 Eagle Rock Ave Suite 403
Roseland, NJ 07068

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Security Credit Services
2623 W Oxford Loop
Oxford, MS 38655

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
TRAF Group
2297 St Hwy 33 Ste 906
Trenton, NJ 08690

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Traf Group Inc/A-1 Collections
101 Grovers Mill Road
Lawrenceville, NJ 08648

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
WebBank
215 State St. #800
Lake City, UT 84111

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
WebBank/Midland Funding
co Pressler and Pressler, LLP
7 Entin Road
Parsippany, NJ 07054-5020

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Wells Fargo
PO Box 54180
Los Angeles, CA 90054-0180

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
West Hudson Imaging
707 E Main St
Middletown, NY 10940

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.18 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim
Total claims from Part 1	6a. Domestic support obligations	\$ 0.00
	6b. Taxes and certain other debts you owe the government	\$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	\$ 0.00
Total claims from Part 2	6f. Student loans	\$ 8,015.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	\$ 0.00